

**United States Bankruptcy Court
Eastern District of North Carolina**

IN RE:

Case No. 06-01737

Harris, Lacy
Debtor(s)

**Chapter 13
CHAPTER 13 AMENDED PLAN**

The debtor(s) submit(s) all of such portion of his future income to the control of the trustee as is, or may be necessary for the execution of the plan. The debtor(s) or the debtor's employer shall pay to the trustee as follows: \$185.00 for 7 months and \$889.00 for 50 months to be distributed by the trustee under the plan.

Payments to the trustee shall be made in installments conforming to the debtor's pay periods over a period of not longer than 5 years from the date of confirmation of the plan in such amounts as may be required to provide for the payment of all costs of administration, the payment in full of all claims entitled to priority as defined in 11 U.S.C. § 507, the present value of all allowed secured claims and a "best effort amount" to each allowed unsecured claim.

The debtor's total payments to the trustee under the plan shall not be less than \$ 45,592.00.

After the payment of costs of administration as provided by order of the court, the moneys paid to the trustee shall be distributed as indicated on the attached Schedule of Debts as follows:

1. All claims entitled to priority under 11 U.S.C. § 507 shall be paid in full in deferred cash payments as required by 11 U.S.C. § 1322(a)(2) in the manner indicated on the attached Schedule of Debts.
2. With respect to each allowed secured claim (unless the creditor has accepted different treatment of its claim or the debtor proposes to surrender the property securing the claim):

(a) the holder of each such claim shall retain the lien securing such claim, and
(b) the holder of such claim shall be paid cash in such amounts as to have a value, as of the effective date of the plan, that is not less than the amount of such claim, (as that amount may be finally determined).

Unless otherwise specifically noted on the attached Schedule of Debts the plan does not propose that the debtor surrender any property to the holders of secured claims.

Special treatment for individual creditors including specific or fixed monthly payments, if any, are noted on the attached Schedule of Debts opposite the name and address of the creditor or creditors affected. All unsecured creditors shall be paid in a manner that provides the same treatment for each claim within a particular class. The amount to be distributed to each unsecured creditor under the plan shall not be less than the value (as of the effective date of the plan) of the amount, if any, that would be paid such claim if the estate of the debtor were to be liquidated under Chapter 7 of Title 11 of the United States Code.

The attached "Schedule of Debts" together with all remarks and other notations thereon is incorporated in and made a part of this plan.

Balance of \$ **500.00** attorney fees to be paid thru the Plan.

Dated: May 21, 2007. **/s/ Lacy Harris**

Signature of Debtor

Signature of Spouse (if applicable)

SCHEDULE OF DEBTS

Creditor	Mailing Address	Amount
PRIORITY - DOMESTIC SUPPORT OBLIGATIONS		
NC Child Support Enforcement Agency	2401 Mail Service Center Raleigh, NC 27699	\$441.00 per month paid outside of the Plan through wage deduction.
PRIORITY - TAXES AND OTHER CERTAIN DEBTS OWED TO GOVERNMENTAL		
Internal Revenue Service.	4405 Bland Rd Raleigh, NC 27609	\$1,400.00
SECURED - PRO-RATA PAYMENTS		
ABN AMRO MORTGAGE	6300 Interfirst Drive Ann Arbor, MI 48101	\$61,901.00
Chase Manhattan Mortgage	P.O. Box 509011 San Diego, CA 92173	\$12,693.00
Wells Fargo	Wells Fargo Center Mac N9305-173 Minneapolis, MN 55479	\$20,283.00 to be paid Inside the Plan.
UNSECURED - GENERAL NON-PRIORITY DEBTS		
Absolute Collection Services	421 Fayetteville St Mall Raleigh, NC 27601	\$366.00
Alliance One Inc	2201 Miller Rd Wilson, NC 27893	\$52.00
Calvary Portfolio Services	7 Skyline Dr., 3rd Floor Hawthorne, NY 10532	\$3,500.00
FNANB VISA	508 Woodlawn Ave Greensboro, NC 25467	\$604.00
First Premier Bank	601 S. Minnesota Ave. Sioux Falls, SD 57104	\$460.00
Fleet CC	200 Glastonbury Blvd Glastonbury, CT 06033	\$671.00
GEMB/Dillards	318 South St. Gastonia, NC 28052	\$1.00
Midland Credit Management	8875 Aero Drive, Suite 200 San Diego, CA 92123	\$1.00
Washington Mutual	1201 3rd Ave., Wmt 1706 Seattle, WA 98101	\$1.00

